

# Employee Exit Guide



**King County**

Benefits, Payroll and  
Retirement Operations

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This guide provides information, forms, lists of things to do and resources to contact when you leave King County employment. (Phone numbers are provided for most resources; where no TTY phone number is listed, please call 711 to access the resource through the TTY Relay Service.)

For additional information, attend the county's Exit Class and refer to the benefits summary, *Your King County Benefits*, that applies to you at the following Benefits, Payroll and Retirement Web page: [www.kingcounty.gov/employees/benefits/YourKingCountyBenefits](http://www.kingcounty.gov/employees/benefits/YourKingCountyBenefits).

Exit classes are held 1 p.m.-2:30 p.m. on the last Tuesday of every month in Conference Room 121 on the first floor of The Chinook Building, 401 Fifth Ave. (Fifth Avenue and Jefferson Street), Seattle. To enroll, e-mail [kc.orientations@kingcounty.gov](mailto:kc.orientations@kingcounty.gov).

If you still have questions, contact Benefits, Payroll and Retirement Operations at 206-684-1556 or [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov).

We've made every attempt to ensure the accuracy of this information. However, if there is any discrepancy between the benefit descriptions and the insurance contracts or other legal documents, the legal documents will always govern. King County intends to continue benefit plans indefinitely, but reserves the right to amend or terminate them at any time in whole or in part, for any reason, according to the amendment and termination procedures described in the legal documents. King County, as plan administrator, has the sole discretionary authority to determine eligibility for benefits and to construe the terms of the plans. This information doesn't create a contract of employment between King County and any employee.

**Call 206-684-1556 for alternate formats.**

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## Section 1: Letting key staff know you're leaving

When you leave employment, you need to submit a Leaving County Employment form to your supervisor, to your payroll/human resources representative and to Benefits, Payroll and Retirement Operations. If your human resources unit doesn't have its own notice, use the Leaving County Employment form on the last page of this guide.

The Leaving County Employment form gives your payroll/human resources representative information to:

- Process your final paycheck and W-2 form
- Enter your status change in the payroll system (Benefits, Payroll and Retirement Operations uses information from the payroll system to report your status change to the Washington State Department of Retirement Systems (DRS) and T. Rowe Price, the county's deferred compensation plan administrator)
- Submit a retirement service award request form (if you're retiring, you receive a commemorative plaque and personal letter from the King County Executive).

Your Leaving County Employment form also gives Benefits, Payroll and Retirement Operations the information it reports to WageWorks, the county's COBRA/retiree medical benefits administrator. When WageWorks receives the information, it contacts you about continuing your health benefits.

If you're retiring, contact your human resources or payroll representative well in advance of retirement to make sure you are following your department's procedures for submitting any DRS information, such as your letter from DRS confirming your retirement benefit, along with your Leaving County Employment form (see "Section 10: State Retirement System" for more information on retirement).

If you're retiring and you're a member of a group that elected to participate in the county's Health Reimbursement Arrangement through a Voluntary Employee Benefits Association (HRA VEBA), your Leaving County Employment form is used to begin the process of establishing your HRA VEBA account. To open your account, you must submit a completed HRA VEBA enrollment form to Benefits, Payroll and Retirement Operations as soon as possible, but no later than 12 months following your retirement date. **If you fail to submit the enrollment form within the 12-month period, you forfeit all of your leave cash-out.** (See Section 11 for more information.)

After Benefits, Payroll and Retirement Operations reports your status change to DRS and T. Rowe Price, you can contact them directly about your retirement contributions.

It can take up to several months after giving notice to make final arrangements for health coverage, your retirement pension and deferred compensation funds. To speed the process along, make sure your change in status is entered in the payroll system as quickly as possible.

- **Tasks**
- ☐ *Submit a Leaving County Employment form to your supervisor at least two weeks before leaving. If your human resources unit doesn't have its own form for this purpose, use the Leaving County Employment form on the last page of this guide. Provide copies of the notice to your supervisor, to your payroll/human resources representative and to Benefits, Payroll and Retirement Operations.*
  - ☐ *Check with your payroll/human resources representative after giving notice to make sure your change in status has been entered in the payroll system and, if you're retiring, a retirement service award request form has been submitted.*
  - ☐ *If you're a represented employee, check with your union to see if there are any union-related tasks to complete.*
  - ☐ *If you're retiring and you're a member of a group that elected to participate in the HRA VEBA, submit a completed HRA VEBA enrollment form. Check with your payroll/human resources representative to determine your eligibility. **Failure to submit a completed HRA VEBA enrollment form within 12 months following your date of termination will result in forfeiture of your leave cash-out.***

## Section 2: Bus pass/ID/keycard and other property

Return your employee bus pass/ID/keycard and other county property in person or by certified mail to your supervisor by your last day of employment. If you retire from the Department of Transportation's Transit Division, you may be eligible for a retiree bus pass through your union agreement.

- **Tasks** ☐ *Return your employee bus pass/ID/keycard and other county property (keys, cell phones, special equipment, etc.) to your supervisor by your last day of employment.*
- ☐ *If you're a retiring transit employee and are eligible for a retiree bus pass, you'll need copies of your last DRS statement and the DRS letter confirming receipt of your application to retire (see page 15) to apply for the pass. For more information, contact Transit Human Resources in King Street Center at 206-684-1179.*

## Section 3: Final paycheck and W-2 form

Your final paycheck is issued two weeks to a month after you leave work, depending on when your last paid day of employment falls in the payroll cycle. Use the Leaving County Employment form to specify how you want your final paycheck and W-2 form processed (your W-2 form is mailed to you at the end of January the year after you leave).

If you:

- Have been employed by the county for at least six months, you will receive a separate paycheck for unused vacation leave up to 480 hours if you work a 40-hour week or up to 420 hours if you work a 35-hour week, minus federal tax withholding at a supplemental tax rate. Instead of receiving a check, you may defer your unused vacation leave into the King County Employees Deferred Compensation Plan and avoid the supplemental tax withholding.
- Leave employment but don't retire, you lose sick-leave accruals (sick-leave accruals are restored if you're a career service employee, return within two years and were in good standing when you left)
- Retire, your final paycheck includes pay for unused sick leave (in general, \$0.35 on the dollar, though rates may vary under different union agreements) unless the unused leave must be transferred to an HRA VEBA Trust according to your union's vote. If your sick leave is not subject to an HRA VEBA, you may defer your unused sick leave into the King County Employees Deferred Compensation Plan and avoid supplemental tax withholding.

- **Tasks** ☐ *If you have payroll deductions for savings, loans or flexible spending accounts taken from your paycheck, contact the recipients to make other payment provisions 30 days before leaving.*

Harborstone Credit Union	<a href="http://www.harborstone.com">www.harborstone.com</a>	1-800-523-3641
Qualstar Credit Union	<a href="http://www.qualstarcu.com">www.qualstarcu.com</a>	1-800-848-0018
WageWorks	<a href="http://www.wageworks.com">www.wageworks.com</a>	1-855-428-0446

- ☐ *If you're a retiring transit employee, you need to give your supervisor copies of your last DRS statement and the DRS letter confirming receipt of your application to retire (see page 15) in order to cash out your leave. For more information, contact Transit Human Resources in King Street Center at 206-684-1179.*
- ☐ *Your Leaving County Employment form lets you specify how you want your final paycheck and W-2 form to be processed and where your COBRA/retiree medical benefits information should be sent. If you move after submitting the Leaving County Employment form, be sure to provide your payroll/human resources representative with an updated mailing address.*

## **Section 4: COBRA**

### **► Eligibility**

If you have county health coverage on your last day of employment, it continues through the last day of the month in which you leave. When county-paid coverage ends, you and your covered dependents may pay to continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act) as long as your employment ends for reasons other than gross misconduct. If you leave employment due to retirement, you may choose to continue coverage under retiree medical benefits as an alternative to COBRA (see “Section 5: Retiree Medical Benefits”).

In general, you may continue health coverage under COBRA for up to 18 months. However, if you leave employment because of a disability (as determined by the Social Security Administration), you may be eligible to continue coverage for up to 29 months.

Benefits, Payroll and Retirement Operations provides information from your Leaving County Employment form to WageWorks, the county’s COBRA administrator. WageWorks contacts you regarding your COBRA options. You have 60 days after your county coverage ends or 60 days from the date of WageWorks’ letter notifying you of your options, whichever is later, to make your COBRA elections. If you elect COBRA continuation coverage, you must make the initial payment by the 45<sup>th</sup> day after electing it.

There is no lapse in coverage – self-paid benefits begin when county-paid benefits end, even if retroactive processing and payments are required. To expedite your eligibility for coverage, you may enclose your initial payment with your enrollment form.

### **► Plan options**

Your enrollment options will be explained in the COBRA enrollment packet you receive from WageWorks. You may opt to continue your enrollment in any health plan (medical, dental and/or vision) and the health care flexible spending account (FSA) you were enrolled in on your last day of employment. For example, if you were only enrolled in dental and vision coverage on your last day, you may not choose to continue medical.

If you choose to participate in COBRA, you are not required to continue all the health plans you had on your last day of employment. For example, you may have had medical, dental and vision coverage as a benefit-eligible employee, but you can elect to continue medical only, dental only, vision only, or any combination of these plans when you enroll in COBRA. When you elect medical coverage, you continue at the out-of-pocket expense level (gold, silver or bronze) you had on your last day of employment.

If you choose to continue your enrollment in a health care FSA under COBRA, you must do so with after-tax dollars. The advantage of continuing participation under COBRA with after-tax dollars is to avoid forfeiting unused pre-tax contributions. The disadvantage is that you don’t benefit from the tax-savings advantage of the plan. You may only extend your participation in a health care FSA until the end of the plan year; you may not re-enroll for the following year.

After you are enrolled in COBRA, you may discontinue your coverage at any time. You may only change plans and your out-of-pocket expense level during an open enrollment period, after a qualifying life event between open enrollments, or if you relocate out of your current plan’s coverage area and coverage is available under a different King County plan at your new location.

If you elect COBRA between an open enrollment period and the following January, WageWorks provides you with open enrollment information and the opportunity to change medical plans, effective January 1. As long as you remain on COBRA, you receive open enrollment materials and have the opportunity to change medical plans each year.

## ► Dependent coverage options

You may continue covering the same eligible dependents who were covered on the last day of your employment, or you may discontinue coverage for them anytime. You may add new eligible dependents for coverage if you contact WageWorks within 30 days of any of the following qualifying events:

- Marriage or establishment of a domestic partnership
- Significant change in your spouse/domestic partner's coverage through his/her employment
- Birth or placement for adoption of a child (you have up to 60 days to contact WageWorks when adding a newborn)
- Placement of a legal ward (foster child, child placed with you as a legal guardian or child named in a Qualified Medical Child Support Order as defined under federal law and authorized by the plan).

Eligible dependents covered on your last day of employment have their own COBRA rights if they lose coverage through you. However, eligible dependents added after you elect COBRA coverage don't have separate COBRA rights, unless they are newborns or newly adopted children.

## ► When coverage ends

COBRA coverage ends the:

- Last day of the month you or your eligible dependent:
  - Fails to make the required payments within 30 days of the due date
  - Becomes covered under another group health plan after electing COBRA (unless the plan limits or excludes coverage for a preexisting condition of the individual continuing coverage)
  - Becomes entitled to Medicare benefits after electing COBRA
  - Reaches the end of your maximum COBRA coverage period, or
  - Is no longer disabled as determined by the Social Security Administration and has exhausted the designated months of COBRA coverage
- Day:
  - The plan terminates, or
  - You or your eligible dependent dies (if you die, your covered dependents may extend their coverage up to 36 months from the date their COBRA coverage began).

When you're no longer covered under COBRA, you may convert your county group medical plan to an individual plan by contacting the plan, or you may purchase individual coverage. Coverage and costs of converted medical plans may differ from group plans; conversion isn't available for dental and vision.

- **Tasks** ☐ *WageWorks contacts you regarding COBRA options within 30 days after you leave, but you may contact them sooner for details at 1-855-428-0446 or by email through [www.wageworks.com](http://www.wageworks.com).*

- ☐ *If you lose COBRA coverage, contact your plan to convert your group medical plan to an individual plan, or contact Statewide Health Insurance Benefits Advisors (SHIBA) for assistance finding other individual coverage.*

KingCare	<a href="http://www.myhealthtoolkitrgw.com">www.myhealthtoolkitrgw.com</a>	1-855-229-5717
Group Health	<a href="http://www.ghc.org">www.ghc.org</a>	1-888-901-4636
Deputy Sheriff Plan	<a href="http://www.kingcare.com">www.kingcare.com</a>	1-800-654-3250
SHIBA	<a href="http://www.insurance.wa.gov/shiba/index.shtml">www.insurance.wa.gov/shiba/index.shtml</a>	1-800-562-6900

## Section 5: Retiree medical benefits

### ► Eligibility

If you have county health coverage on your last day of employment, it continues through the last day of the month in which you leave. When county-paid coverage ends and you begin drawing a retirement pension, you and your covered dependents may pay to continue coverage under retiree medical benefits if you meet all of these qualifications:

- Have county health benefits on your last day of employment
- Have been a King County employee for at least five years of cumulative service
- Aren't eligible for Medicare
- Aren't covered under another group medical plan, and
- Meet the requirements for formal service or disability retirement under the Washington State Public Employees Retirement Act or Seattle City Employees' Retirement System (which applies only if you elected to remain under the City of Seattle system by formal agreement between the county and city).

Retiree medical benefits are an alternative to COBRA. If you elect retiree medical benefits, you waive your COBRA rights. You need to consider the differences in choosing between retiree medical and COBRA benefits, as shown in the following table.

	Retiree medical benefits	COBRA
Health coverage available	Medical and vision	Medical, dental and vision
Length of time coverage available	Until you become eligible for Medicare	18 months maximum (29 months if you leave employment due to a Social Security-verified disability)
Change medical plans between open enrollments	Yes, if you relocate out of your current plan's coverage area and notify WageWorks with proof of your new permanent address and the availability of coverage under another King County plan in your new location	Yes, if you relocate out of your current plan's coverage area and notify WageWorks with proof of your new permanent address and the availability of coverage under another King County plan in your new location

Benefits, Payroll and Retirement Operations provides information from your Leaving County Employment form to WageWorks, the county's retiree medical benefits administrator. WageWorks contacts you regarding your retiree medical benefits options. You have 60 days after your county coverage ends or 60 days from the date of WageWorks' letter notifying you of your options, whichever is later, to make your retiree medical elections. If you elect retiree medical benefits, you must return a copy of your DRS letter confirming receipt of your application to retire and the initial payment by the 45<sup>th</sup> day after electing them (if you return payment without the copy of your DRS letter, WageWorks will default you to COBRA coverage).

There is no lapse in coverage – self-paid benefits begin when county-paid benefits end, even if retroactive processing and payments are required. However, if you need immediate coverage so you can maintain access to medical and prescription coverage, you may attach your payment to the enrollment form to expedite eligibility.

### ► Plan options

Your enrollment options will be explained in the retiree medical enrollment packet you receive from WageWorks. You may opt to continue your enrollment in the medical and vision plans and the health care flexible spending account (FSA) you were enrolled in on your last day of employment. For example, if you were only enrolled in vision coverage on your last day, you may not choose to continue medical. Unlike COBRA, you may also choose the out-of-pocket expense level (gold, silver or bronze) you want to pay for your retiree medical coverage, and you may change medical plans.

You may purchase retiree dental coverage as a separate plan at the time you make your retiree medical elections. (For more information, see “Section 6: Retiree Dental Benefits.”)

If you choose to participate in retiree medical, you do not have to continue all of the health plans you had on your last day. For example, you may have had medical and vision coverage as a benefit-eligible employee, but you can elect to continue medical only, vision only, or both of the plans.

If you do not elect a medical, dental or vision plan when you first enroll after retirement, you may not add it later, not even during open enrollment.

If you choose to continue your enrollment in a health care FSA under retiree medical, you must do so with after-tax dollars. The advantage of continuing participation under retiree medical with after-tax dollars is to avoid forfeiting unused pre-tax contributions. The disadvantage is that you don’t benefit from the tax-savings advantage of the plan. You may only extend your participation in a health care FSA until the end of the plan year; you may not re-enroll for the following year.

After you are enrolled in retiree medical, you may discontinue coverage at any time. You may only change plans and out-of-pocket expense levels during an open enrollment period, after a qualifying life event between open enrollments, or if you relocate out of your current plan’s coverage area and coverage is available under a different King County plan at your new location.

If you elect retiree medical between the open enrollment period and the following January, WageWorks provides you with open enrollment information and the opportunity to change medical plans, effective January 1. As long as you remain on retiree medical, you receive open enrollment materials and have the opportunity to change medical plans each year.

### ► **Dependent coverage options**

You may continue covering the same eligible dependents who were covered on the last day of your employment, or you may discontinue coverage for them anytime. You may add new eligible dependents for coverage if you contact WageWorks within 30 days of any of the following qualifying events:

- Marriage or establishment of a domestic partnership
- Significant change in your spouse/domestic partner’s coverage through his/her employment
- Birth or placement for adoption of a child (you have up to 60 days to contact WageWorks when adding a newborn)
- Placement of a legal ward (foster child, child placed with you as a legal guardian or child named in a Qualified Medical Child Support Order as defined under federal law and authorized by the plan).

Eligible dependents covered on your last day of employment have COBRA rights if they lose coverage through you. However, eligible dependents added after you elect retiree medical benefits coverage don’t have COBRA rights, unless they are newborns or newly adopted children.

If you elect retiree medical benefits for you and your eligible dependents and you die, divorce or terminate a domestic partnership, or a dependent child loses dependent status, the eligible dependents who lose coverage because of the event may pay to continue their retiree medical benefits under COBRA for up to 36 months.

### ► **When coverage ends**

Retiree medical benefits end the:

- Last day of the month you:
  - Fail to make the required payments within 30 days of the due date
  - Become covered under another group health plan after electing retiree medical benefits (unless the plan limits or excludes coverage for your preexisting condition), or
  - Become entitled to Medicare benefits after electing retiree medical benefits



- Day:
  - The plan terminates, or
  - You die (if you die, your covered dependents may extend their coverage under COBRA for up to 36 months from the date of your death).

If you retire and elect retiree medical benefits for you and your eligible dependents before you become entitled to Medicare, the retiree medical benefits end for everyone when you become Medicare entitled. When this occurs, your qualified dependents have the option to continue their benefit coverage under COBRA for up to 36 months.

If you retire when or after you become entitled to Medicare, you and your dependents are not eligible for retiree benefits but your qualified dependents may continue county benefit coverage under the provisions of COBRA (up to 36 months from the date of your Medicare entitlement).

- **Tasks** ☐ *WageWorks contacts you regarding retiree medical benefit options within 30 days after you retire, but you may contact them sooner for details at 1-855-428-0446 or by email through [www.wageworks.com](http://www.wageworks.com).*
- ☐ *For other retirement insurance information, go to the Statewide Health Insurance Benefits Advisors Web site at [www.insurance.wa.gov/shiba/index.shtml](http://www.insurance.wa.gov/shiba/index.shtml) or call 1-800-562-6900.*

## Section 6: Retiree dental benefits

If you have county dental coverage on your last day of employment, it continues through the last day of the month you retire. When county-paid coverage ends and you begin drawing a retirement pension, you and your covered dependents may purchase the King County Retiree Voluntary Dental Plan through Washington Dental Services (WDS), provided you do not elect to receive COBRA benefits. This program, which is different than the plan you have as an employee, allows you to seek dental care from any dentist within the WDS Delta Dental Premier network or the Delta Dental PPO network. Unlike your retiree medical benefits, you can continue your retiree voluntary dental benefits when you become eligible for Medicare.

Whether you choose a WDS Delta Dental Premier dentist or a Delta Dental PPO dentist, your benefit levels remain the same. However, the Delta Dental PPO dentists have agreed to fees that are, on average, 17% lower than the Delta Dental Premier dentist fees. This means that your out-of-pocket costs may be lower when you select a Delta Dental PPO dentist. The following example demonstrates how you may save by seeing a Delta Dental PPO. This example is based on the assumption that you are receiving a new crown for which the maximum charge under both plans is \$1,000.

Procedure for a crown	Delta Dental Premier	Delta Dental PPO
Dentist fee for procedure	\$ 1,000	\$ 800
WDS pays	\$ 800	\$ 640
You pay	\$ 200	\$ 160

## Section 7: Cost of COBRA/retiree medical and retiree dental benefits

The monthly cost for COBRA and retiree medical benefits is based on what King County pays to provide the same coverage to active employees. The rates are subject to periodic adjustment.

If you elect retiree medical benefits, you can purchase the out-of-pocket expense level (gold, silver or bronze) you want for your medical coverage; if you elect COBRA, you cannot. The gold coverage has the highest premium but the lowest out-of-pocket expense level while the bronze level of coverage has the lowest premium but the highest out-of-pocket expense level – the silver level is in between the bronze and the gold levels.

The rate for dependent children applies to one child or several, as long as you or your spouse/domestic partner also elects coverage. If you or your spouse/domestic partner doesn't elect coverage, the first child pays the same rate as you and the dependent child rate applies to all additional children. Each non-dependent child pays the same rate as you.

The rates for the King County Retiree Voluntary Dental Plan are determined by Washington Dental Service. These rates are lower than you would pay if you purchased a dental plan directly from WDS.

To figure your monthly cost, refer to the following tables. For example, if you're a regular employee who elects KingCare<sup>SM</sup> medical coverage at the bronze out-of-pocket expense level for you and your dependent children, the cost in 2014 is \$643.23 + \$514.59 = \$1,157.82 per month.

### ► Regular employees and Local 587 transit operators

#### COBRA monthly cost

If you are a regular employee or Local 587 transit operator, whether full-time or part-time, the following table shows the monthly premiums for your medical, dental and vision plan options under COBRA. Premiums for 2014 and 2013 are shown so you can see how they compare year to year.

Medical plan	You	Spouse/domestic partner	Dependent child(ren)
KingCare <sup>SM</sup> Gold	2014 ► \$691.95 2013 ► \$650.61	2014 ► \$691.95 2013 ► \$650.61	2014 ► \$553.55 2013 ► \$520.49
KingCare <sup>SM</sup> Silver	2014 ► \$659.33 2013 ► \$619.94	2014 ► \$659.33 2013 ► \$619.94	2014 ► \$527.46 2013 ► \$495.94
KingCare <sup>SM</sup> Bronze	2014 ► \$643.23 2013 ► \$604.81	2014 ► \$643.23 2013 ► \$604.81	2014 ► \$514.59 2013 ► \$483.85
SmartCare Connect Gold	2014 ► \$539.80 2013 ► \$462.24	2014 ► \$539.80 2013 ► \$462.24	2014 ► \$431.85 2013 ► \$369.79
SmartCare Connect Silver	2014 ► \$525.94 2013 ► \$450.37	2014 ► \$525.94 2013 ► \$450.37	2014 ► \$420.75 2013 ► \$360.29
SmartCare Connect Bronze	2014 ► \$512.90 2013 ► \$439.20	2014 ► \$512.90 2013 ► \$439.20	2014 ► \$410.32 2013 ► \$351.36

Dental plan	You	Spouse/domestic partner	Dependent child(ren)
Washington Dental Service	2014 ► \$65.37 2013 ► \$63.99	2014 ► \$65.37 2013 ► \$63.99	2014 ► \$52.31 2013 ► \$51.19

Vision plan	You	Spouse/domestic partner	Dependent child(ren)
Vision Service Plan	2014 ► \$12.70	2014 ► \$12.70	2014 ► \$10.16
	2013 ► \$11.64	2013 ► \$11.64	2013 ► \$ 9.31

### Retiree medical monthly cost

If you are a regular employee or Local 587 full-time transit operator, the following table shows the monthly premiums for your medical, dental and vision plan options under retiree medical. Premiums for 2014 and 2013 are shown so you can see how they compare year to year.

Medical plan	You	Spouse/domestic partner	Dependent child(ren)
KingCare <sup>SM</sup> Gold	2014 ► \$691.95	2014 ► \$691.95	2014 ► \$553.55
	2013 ► \$650.61	2013 ► \$650.61	2013 ► \$520.49
KingCare <sup>SM</sup> Silver	2014 ► \$659.33	2014 ► \$659.33	2014 ► \$527.46
	2013 ► \$619.94	2013 ► \$619.94	2013 ► \$495.94
KingCare <sup>SM</sup> Bronze	2014 ► \$643.23	2014 ► \$643.23	2014 ► \$514.59
	2013 ► \$604.81	2013 ► \$604.81	2013 ► \$483.85
SmartCare Connect Gold	2014 ► \$539.80	2014 ► \$539.80	2014 ► \$431.85
	2013 ► \$462.24	2013 ► \$462.24	2013 ► \$369.79
SmartCare Connect Silver	2014 ► \$525.94	2014 ► \$525.94	2014 ► \$420.75
	2013 ► \$450.37	2013 ► \$450.37	2013 ► \$360.29
SmartCare Connect Bronze	2014 ► \$512.90	2014 ► \$512.90	2014 ► \$410.32
	2013 ► \$439.20	2013 ► \$439.20	2013 ► \$351.36

Retiree dental plan	You	Spouse/domestic partner	Dependent child(ren)
Washington Dental Service	2014 ► \$70.23	2014 ► \$70.23	2014 ► \$65.60
	2013 ► \$69.19	2013 ► \$69.19	2013 ► \$64.63

Vision plan	You	Spouse/domestic partner	Dependent child(ren)
Vision Service Plan	2014 ► \$12.70	2014 ► \$12.70	2014 ► \$10.16
	2013 ► \$11.64	2013 ► \$11.64	2013 ► \$ 9.31

### ► Deputy sheriffs

### COBRA monthly cost

If you are a deputy sheriff, the following table shows the monthly premiums for your medical, dental and vision plan options under COBRA. Premiums for 2014 and 2013 are shown so you can see how they compare year to year.

Medical plan	You	Spouse/domestic partner	Dependent child(ren)
Deputy Sheriff Plan Gold	2014 ► \$611.88	2014 ► \$611.88	2014 ► \$489.50
	2013 ► \$559.68	2013 ► \$559.68	2013 ► \$447.75
Deputy Sheriff Plan Silver	2014 ► \$548.35	2014 ► \$548.35	2014 ► \$438.68
	2013 ► \$501.57	2013 ► \$501.57	2013 ► \$401.26

SmartCare Connect Gold	2014 ► \$453.84 2013 ► \$378.04	2014 ► \$453.84 2013 ► \$378.04	2014 ► \$363.07 2013 ► \$302.43
SmartCare Connect Silver	2014 ► \$439.42 2013 ► \$366.03	2014 ► \$439.42 2013 ► \$366.03	2014 ► \$351.53 2013 ► \$292.82

Dental plan	You	Spouse/domestic partner	Dependent child(ren)
Washington Dental Service	2014 ► \$65.37 2013 ► \$69.60	2014 ► \$65.37 2013 ► \$69.60	2014 ► \$52.31 2013 ► \$55.68

Vision plan	You	Spouse/domestic partner	Dependent child(ren)
Vision Service Plan	2014 ► \$12.70 2013 ► \$ 7.99	2014 ► \$12.70 2013 ► \$ 7.99	2014 ► \$10.16 2013 ► \$ 6.39

### Retiree medical monthly cost

If you are a deputy sheriff, the following table shows the monthly premiums for your medical, dental and vision plan options under retiree medical. Premiums for 2014 and 2013 are shown so you can see how they compare year to year.

Medical plan	You	Spouse/domestic partner	Dependent child(ren)
Deputy Sheriff Plan Gold	2014 ► \$611.88 2013 ► \$559.68	2014 ► \$611.88 2013 ► \$559.68	2014 ► \$489.50 2013 ► \$447.75
Deputy Sheriff Plan Silver	2014 ► \$548.35 2013 ► \$501.57	2014 ► \$548.35 2013 ► \$501.57	2014 ► \$438.68 2013 ► \$401.26
SmartCare Connect Gold	2014 ► \$453.84 2013 ► \$378.04	2014 ► \$453.84 2013 ► \$378.04	2014 ► \$363.07 2013 ► \$302.43
SmartCare Connect Silver	2014 ► \$439.42 2013 ► \$366.03	2014 ► \$439.42 2013 ► \$366.03	2014 ► \$351.53 2013 ► \$292.82

Retiree dental plan	You	Spouse/domestic partner	Dependent child(ren)
Washington Dental Service	2014 ► \$70.23 2013 ► \$69.19	2014 ► \$70.23 2013 ► \$69.19	2014 ► \$65.60 2013 ► \$64.63

Vision plan	You	Spouse/domestic partner	Dependent child(ren)
Vision Service Plan	2014 ► \$12.70 2013 ► \$ 7.99	2014 ► \$12.70 2013 ► \$ 7.99	2014 ► \$10.16 2013 ► \$ 6.39

To qualify for retiree medical benefits you must **retire** from King County. Retirement is defined as:

"Retiring as a result of length of service, which means an employee is eligible, applies for, and begins drawing a pension benefit from LEOFF, PERS Defined Benefit Plan, PSERS or the Seattle City Employees' Retirement System (for county employees who were formally grandfathered with continued participation in that plan) immediately upon terminating from county employment."

K.C.C. 3.12.320 states that "retirement from county employment shall be in accordance with the provisions set forth in state law RCW 41.40.010(24)," which defines retirement as "withdrawal from active service with a retirement allowance as provided in this chapter." The Code and statutory definition of retirement confirms that the intended interpretation of "retire" in K.C.C. 3.12.220(F) is to ensure that retirement at King County is only valid when drawing a retirement benefit from the retirement plans listed above.

Withdrawing funds from any of the following plans **does not** constitute an official retirement: the county deferred compensation plan, PERS 1, PERS 2, PERS 3 without drawing from the PERS defined benefit, LEOFF, PSERS or the Seattle City Employees' Retirement System.

If you do not officially retire from King County according to the state and county codes, you may **not** cash out your 35% sick leave, contribute to the HRA VEBA or enroll in retiree medical benefits.

## **Section 8: Healthy Incentives<sup>SM</sup> program**

You have the opportunity to participate in Healthy Incentives<sup>SM</sup>, a voluntary program designed to maintain and improve the health of active county employees and their spouse/domestic partners while simultaneously helping to slow the rise of medical expenses for the county. The county has extended this program as an added benefit to employees with medical coverage under COBRA and retiree medical.

**Please note that you do not have to participate in Healthy Incentives<sup>SM</sup> to select COBRA or retiree medical.** By choosing to participate, however, you receive support in maintaining a healthy lifestyle or setting new goals for a healthy lifestyle.

If you are interested in participating in Healthy Incentives<sup>SM</sup>, you pay a monthly fee of \$5.34. If your spouse/domestic partner is covered under your medical plan and is interested in participating, you pay an additional monthly fee of \$5.34 for his/her participation. Your information is protected by WebMD, the third-party administrator managing this program independently for the county.

If you have questions about this program, call Benefits, Payroll and Retirement Operations at 206-684-1556.

## Section 9: Life, AD&D and LTD insurance

If you have life, accidental death and dismemberment (AD&D) or long-term disability (LTD) insurance when you leave employment, coverage continues through the last day of the month you leave.

When you end employment with the county and you are not ill or injured and away from work on the date your coverage ends, you may continue the basic and supplemental group term life insurance that you had on your last day of employment up to \$500,000. This is called “portability.” You pay premiums for the continued coverage directly to Aetna, and the age-specific group rates may differ from the rates paid by active employees. If you continue coverage, you may also continue the supplemental group term life insurance you had on your last day of employment for your spouse/domestic partner until he/she is age 99 up to \$100,000 and your dependent children until they are age 19 (25 if solely dependent on you for support) up to \$5,000.

AD&D and LTD insurance may also be converted to individual policies. To convert life, AD&D or LTD to individual policies, you must contact the plans and apply within 31 days of when your county coverage ends.

- **Task**    ☐ *If you wish to convert from group to individual policies, call and apply within 31 days of when your group coverage ends.*
- |                         |   |
|-------------------------|---|
| <i>Life (Aetna)</i>     | <i>1-800-826-7448</i>                       |
| <i>AD&amp;D (CIGNA)</i> | <i>1-800-441-1832 or 1-800-552-5744 TTY</i> |
| <i>LTD (CIGNA)</i>      | <i>1-800-441-1832 or 1-800-336-2485 TTY</i> |

## Section 10: Flexible spending accounts

### ► Health care flexible spending account

When you leave employment, you may continue participating in your health care FSA (contributing to the account and requesting reimbursements) through the end of the calendar year as long as you elect to continue the FSA under COBRA or retiree medical. You have until March 31 of the following year to submit reimbursement requests for expenses incurred during the calendar year while under COBRA or retiree medical.

If you leave employment and don't continue your health care FSA under COBRA or retiree medical, your participation in your FSA ends the day you leave employment. You have until March 31 of the following year to submit reimbursement requests for expenses incurred through the date you leave.

### ► Dependent care flexible spending account

When you leave employment, your participation in your dependent care FSA ends the day you leave employment. You have until March 31 of the following year to submit reimbursement requests for expenses incurred through the date you leave.

- **Task**    ☐ *If you have FSAs, contact WageWorks for more information before you leave at 1-855-428-0446 or by email through [www.wageworks.com](http://www.wageworks.com).*

## Section 11: State retirement system

Benefits, Payroll and Retirement Operations automatically notifies the Washington State Department of Retirement Systems (DRS) when you leave employment.

### ► If you are planning to retire

If you are planning to retire, you need to contact DRS six months before you leave. This allows DRS time to send you information about retirement options and to process the option you choose as soon as possible after you leave.

#### Ask DRS for:

- A schedule of retirement planning seminars (DRS recommends attending a seminar two to five years before you retire, but it's never too late)
- An estimate of your retirement benefits
- A retirement packet.

After you submit your application for retirement, DRS sends you a letter confirming its receipt. Then, shortly before you retire, DRS sends you another letter confirming your retirement benefit. You will need to submit a copy of your letter from DRS confirming your retirement benefit along with your Leaving County Employment form when you inform your department of your retirement date (see "Section 1: Letting Key Staff Know Your Leaving" for more information about the Leaving County Employment form).

If you're a transit employee, you'll need copies of your estimate of retirement benefits (or last DRS statement) and the DRS letter confirming receipt of your application to retire to apply for a retiree bus pass and to cash out unused leave.

### ► If you are leaving employment but aren't retiring

If you are leaving employment but aren't retiring, you have three options:

- Leave your contributions in your plan
- Transfer the funds from your plan to a qualified tax-deferred retirement account (such as an IRA)
- Withdraw your contributions.

If you transfer or withdraw funds from your plan, you may be eligible to restore withdrawn contributions (with interest):

- When you return to employment with King County or another DRS-participating employer, or
- Within five years of your reinstatement or before retirement, whichever comes first.

If you are in Plan 1 or Plan 2	If you are in Plan 3
To withdraw retirement contributions, submit a Withdrawal of Retirement Contributions form to DRS. It can take DRS up to 60 to 90 days after you leave to issue your check.	To withdraw retirement contributions, submit a Plan 3 Request for Payment of Defined Contribution form to ICMA. The wait time varies, depending on your investment program.

- **Tasks** ☐ *Contact DRS six months before you retire at 1-800-547-6657 or [recep@drs.wa.gov](mailto:recep@drs.wa.gov). For more information, go to [www.drs.wa.gov](http://www.drs.wa.gov).*
- ☐ *If you're a member of the Seattle City Employees' Retirement System, call 206-386-1292.*

## Section 12: Health Reimbursement Arrangement in a Voluntary Employee Benefits Association

The county offers employees a Health Reimbursement Arrangement (HRA) in a Voluntary Employee Benefits Association (VEBA) that allows for the tax-free rollover of leave cash-out to an HRA VEBA Trust at retirement. These tax-free funds are then used to pay or reimburse you for eligible out-of-pocket health care expenses and premiums for you, your spouse and your qualified dependents (health care expenses and premiums for domestic partners and domestic partner children are not eligible). You do not pay taxes on your leave cash-out when it is transferred to the VEBA, and you do not pay taxes on the funds used to pay or reimburse you for your eligible health care costs.

HRA VEBA options available to county employees, based on voting by union members and non-represented employees, include:

- Your 35% sick leave cash-out at retirement
- Vacation cash-out of up to 480 hours at retirement if you work a 40-hour week or up to 420 hours if you work a 35-hour week (50% to HRA VEBA / 50% paid as regular taxable wages)
- \$50 per month mandatory employee contribution (union employees only).

If you are a retiree who is either part of the non-represented employee group or a member of a collective bargaining unit that voted to adopt the HRA VEBA, **you must enroll in the HRA VEBA within 12 months following your retirement date.** Participation in the HRA VEBA is not optional. A group decision is binding on all employees retiring from an eligible group through December 31, 2013.

### ► You must open an account before you can access your funds

**Don't risk waiting until the last minute to enroll in your HRA VEBA—the sooner you open your HRA VEBA account, the sooner you can use your funds.**

It's particularly important that PERS 1 retirees complete their paperwork right away because sick leave cash-out is used to calculate the final retirement benefit. DRS cannot recalculate your final PERS 1 retirement benefit until it receives notification that the HRA VEBA payout has occurred. That notification cannot occur until:

- you submit your completed HRA VEBA enrollment form, your Leaving County Employment form and your DRS letter of acknowledgment to Benefits, Payroll and Retirement Operations, and
- the money has been sent to Meritain<sup>SM</sup> Health, the HRA VEBA administrator.

To have your leave cash-out transferred to the HRA VEBA, submit a completed HRA VEBA Enrollment Form to Benefits, Payroll and Retirement Operations within 12 months following your retirement date.

**Failure to send the enrollment form to Benefits, Payroll and Retirement Operations within 12 months following your retirement date will result in the forfeiture of your leave cash-out.**

You can download the HRA VEBA Enrollment Form at [www.hraveba.org/forms.asp](http://www.hraveba.org/forms.asp) or obtain a copy from Meritain<sup>SM</sup> Health or Benefits, Payroll and Retirement Operations.

- **Task** ☐ *Submit a completed HRA VEBA Enrollment form as soon as possible, but no later than 12 months following your retirement date. Obtain the enrollment form from:*

Meritain <sup>SM</sup> Health	1-888-659-8828	<a href="mailto:myhraveba@meritain.com">myhraveba@meritain.com</a>
Benefits, Payroll and Retirement Operations	206-684-1556	<a href="mailto:kc.benefits@kingcounty.gov">kc.benefits@kingcounty.gov</a>



## Section 13: Deferred compensation

T. Rowe Price, King County's deferred compensation administrator, will be automatically notified that you have left employment. You may keep your funds in the King County plan or you may transfer them to another plan. If you elect to withdraw your funds and your balance is less than \$5,000, you will receive a lump-sum payment of your account balance.

For more information about the county's deferred compensation plan and your withdrawal options, go to [www.kingcounty.gov/employees/benefits](http://www.kingcounty.gov/employees/benefits) or call the county's deferred compensation coordinator at 206-263-9250.

- **Task** ☐ *When you're leaving county employment, be sure to contact T. Rowe Price about your deferred compensation plan options at 1-888-457-5770 or through the Web at <http://rps.troweprice.com>.*

## Section 14: Ethics provisions for post-employment

The King County Code of Ethics (K.C.C. 3.04.035) includes provisions to ensure the highest level of ethical conduct in all county transactions after you leave county employment. The provisions are summarized below. If you're uncertain whether or not the provisions apply to you or if you have any other questions, contact the King County Board of Ethics.

For one year after you leave county employment, you:

- May not have a financial or beneficial interest in a contract or grant that was planned, authorized or funded by a county action in which you participated during your employment
- May not assist a person, whether or not for compensation, in any county action in which you participated during your employment (you're not, however, prohibited from rendering assistance to county employees in the course of employee organization business)
- Must first disclose your past county employment in writing to the department considering or taking county action before you participate.

In addition, after you leave county employment you may not:

- Disclose or use any privileged or proprietary information gained by reason of your former employment for your personal benefit or the personal benefit of a member of your immediate family unless the information is a matter of public knowledge or is available to the public on request
- Assist any person, whether or not for compensation, on matters in which you're personally prohibited from participating.

After you leave county employment, it's okay to render assistance to a person if the assistance is provided without compensation in any form and limited to:

- Providing names, work addresses and work telephone numbers of county agencies or employees to the extent the information is available as a matter of public record under state law
- Providing free transportation to another for the purpose of conducting business with a county agency
- Assisting another person in obtaining or completing forms required by a county agency for the conduct of county business
- Assisting the poor or infirm, or
- Engaging in conduct that is protected by the constitutions or laws of the State of Washington or the United States.

It's also okay to accept future employment with the county at any time, including employment with your former department, and (except as otherwise provided in this section of the Code of Ethics) you may

appear before the county or seek a county action on your own behalf to the same extent other persons may appear before or seek actions by the county.

- **Task** ☐ *If you're uncertain whether or not these post-employment provisions apply to you, contact the King County Board of Ethics at 206-296-1586 or e-mail [board.ethics@kingcounty.gov](mailto:board.ethics@kingcounty.gov). For more information, go to [www.kingcounty.gov/ethics](http://www.kingcounty.gov/ethics).*

## Section 15: Working after retirement

You may retire from King County and go to work for a private employer or a public employer not covered by a Washington State Department of Retirement Systems (DRS) pension plan without affecting your state retirement system pension. However, if you retire from King County and return to work for King County or any public employer covered by a DRS pension plan:

- Under no circumstances may you plan (either verbally or in writing) post-retirement employment with King County before you retire, and
- You're limited in terms of when you may return to work and the total hours per year you may work before your pension is affected.

In 2007, the state legislature established new return-to-work rules for PERS 2 and PERS 3 members who retire with 30 or more years of service credit. For more information on these new rules, go to [www.drs.wa.gov/member/publications/p23earlyretirement.htm](http://www.drs.wa.gov/member/publications/p23earlyretirement.htm).

- **Task** ☐ *If you plan to return to work after you retire, contact DRS at 1-800-547-6657 or e-mail [recep@drs.wa.gov](mailto:recep@drs.wa.gov) before you return to work. For more information, go to [www.drs.wa.gov](http://www.drs.wa.gov).*

## Section 16: Other things to know and do

### ► Making Life Easier

The King County Making Life Easier program provides free, confidential assistance for resolving personal life issues to benefit-eligible employees, their dependent family members and anyone living in the employee's household. Services include counseling, financial and legal advice, child care and adult/elder care. For assistance or more information, contact the program 24 hours a day, 7 days a week at 1-888-874-7290 toll-free.

If you're a benefit-eligible employee leaving the county, you may continue to use the Making Life Easier program through the end of the month in which you leave. If you continue county health care benefits under COBRA, you may use the program's services for the period of time you are continuing your coverage under COBRA.

The Making Life Easier program is available for 60 days to any benefit-eligible employee who is laid off from the county and for the family of an employee who has died. The 60 days of coverage for a layoff begins on the first day of the month following the date of the layoff. The 60 days of coverage for a death begins immediately.

Benefit-eligible employees on active military duty, dependent family members and anyone living in the employee's household are entitled to Making Life Easier program services while the employee is on active duty.

### ► **Dislocated Worker Program**

If you're laid off, the King County Dislocated Worker Program offers resources and referrals to help you find other employment. Program services include assessment, referral, training, career counseling and job search assistance. Services are available at WorkSource locations in Auburn, Bellevue and Renton and at three locations in Seattle.

Contact the Dislocated Worker Program at 206-205-3500 or visit [www.kingcounty.gov/SocialServices/WorkTraining/ServicesAndPrograms/AdultServices/DislocatedWorkerProgram](http://www.kingcounty.gov/SocialServices/WorkTraining/ServicesAndPrograms/AdultServices/DislocatedWorkerProgram).

### ► **Unemployment insurance**

If you leave employment with King County for reasons other than retirement, you may qualify for unemployment insurance. To find out, contact Washington State Employment Security at 206-766-6000 in Seattle or 1-800-362-4636 outside Seattle. For more information, go to [www.wa.gov/esd](http://www.wa.gov/esd).

### ► **Social Security**

If you leave employment because you have a disability or are 62 or older, contact the Social Security Administration at 1-800-772-1213 regarding your eligibility for benefits before you leave. For more information, go to [www.ssa.gov](http://www.ssa.gov).

### ► **Medicare**

You may be eligible for Medicare benefits depending on your age and your reason for leaving employment. For more information, call 1-800-MEDICARE or visit [www.medicare.gov](http://www.medicare.gov).



# Leaving County Employment



If your human resources group does not have its own form for providing written notice, use this notice when you leave employment with the county. Update your mailing address in the space provided if you're moving. Make three copies and:

- Give one to your supervisor
- Give one to your payroll/human resources representative for payroll system data entry and delivery of your final paycheck and W-2 form, and
- Mail or fax one to Benefits, Payroll and Retirement Operations to ensure you receive notification of COBRA/retiree benefits. The address is The Chinook Building CNK-ES-0240, 401 Fifth Ave., Seattle WA 98104-2333. The fax number is 206-296-7700.

If you are eligible for enrollment in the county's HRA VEBA, you must send a completed HRA VEBA Enrollment Form, a copy of your letter from the Department of Retirement Systems and a copy of this notice to Benefits, Payroll and Retirement Operations to transfer your sick leave and/or vacation leave cash-out to the HRA VEBA Trust. The HRA VEBA Enrollment Form, which is part of an enrollment kit, is available at [www.kingcounty.gov/employees/benefits/Retirement/VEBA](http://www.kingcounty.gov/employees/benefits/Retirement/VEBA).

Last name \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

PeopleSoft Employee ID \_\_\_\_\_

Paid ☐ 5th and 20th each month ☐ Every other Thursday

Mailing address for final paycheck or pay advice (unless other handling specified below), W-2 and COBRA/retiree medical information

Street \_\_\_\_\_ Apt No \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Don't mail final paycheck; instead (specify) \_\_\_\_\_

Home phone (\_\_\_\_\_) \_\_\_\_\_ Other phone (\_\_\_\_\_) \_\_\_\_\_

Home email address \_\_\_\_\_

Department \_\_\_\_\_ Division \_\_\_\_\_

Work phone (\_\_\_\_\_) \_\_\_\_\_ Mail stop \_\_\_\_\_

Last day worked (physically on job) \_\_\_\_\_

Last day on paid status (confirm with your payroll/human resources representative) \_\_\_\_\_

I have formally applied for retirement ☐ No ☐ Yes (if yes, indicate effective date) \_\_\_\_\_

*If you have formally applied for retirement, please provide a copy of your DRS retirement letter.*

If your spouse/domestic partner works for King County, provide his/her name (it can affect your post-employment benefit options) \_\_\_\_\_

*The information I've provided is correct and complete. I understand I must return all county-owned property (bus pass/photo ID/keycard, keys, cell phones, special equipment, etc.) in my possession by my last day at work. I further understand that if I am retiring and in a VEBA-eligible group, failure to provide Benefits, Payroll and Retirement Operations a completed HRA VEBA enrollment form will result in forfeiture of my sick leave and/or vacation leave cash-out.*

Employee signature \_\_\_\_\_ Date \_\_\_\_\_

☐ Supervisor copy ☐ Payroll /human resources representative copy ☐ Benefits, Payroll and Retirement Operations copy

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